

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

TINA M. STAHL

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-23184 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

October 25, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/13/2019 and confirmed on 9/27/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		103,039.11
Less Refunds to Debtor	1,270.43	
TOTAL AMOUNT OF PLAN FUND		101,768.68

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,000.00	
Trustee Fee	5,056.12	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		8,056.12

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST BANK SSB*	0.00	59,312.08	0.00	59,312.08
	Acct: 2143				
	MIDFIRST BANK SSB*	682.30	682.30	0.00	682.30
	Acct: 2143				
	ALLY BANK(*)	0.00	27,505.06	0.00	27,505.06
	Acct: 6417				
	ALLY BANK(*)	443.63	443.63	0.00	443.63
	Acct: 6417				
					87,943.07

Priority					
	DENNIS J SPYRA ESQ	0.00	0.00	0.00	0.00
	Acct:				
	TINA M. STAHL	0.00	0.00	0.00	0.00
	Acct:				
	TINA M. STAHL	783.23	783.23	0.00	0.00
	Acct:				
	TINA M. STAHL	487.20	487.20	0.00	0.00
	Acct:				
	DENNIS SPYRA & ASSOCIATES	0.00	0.00	0.00	0.00
	Acct:				
	DENNIS J SPYRA ESQ	3,000.00	3,000.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	PRA/PORTFOLIO RECOVERY ASSOC	14,551.90	1,742.58	0.00	1,742.58
	Acct: 1015				
	CBNA	0.00	0.00	0.00	0.00
	Acct: 6373				
	DISCOVER BANK(*)	10,703.68	1,281.76	0.00	1,281.76
	Acct: 3873				
	FIRST NATIONAL BANK OF OMAHA(*)	0.00	0.00	0.00	0.00
	Acct: 9478				
	KOHL++	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8131				
	LENDING CLUB CORP*	16,708.02	2,000.78	0.00	2,000.78
	Acct: 1908				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 5248				
	SYNCHRONY BANK BY AIS INFOSOURCE	1,383.93	165.73	0.00	165.73
	Acct: 4236				
	GREENSKY LLC(*)	3,509.99	420.32	0.00	420.32
	Acct: 6495				
	TD BANK USA NA**	1,322.11	158.32	0.00	158.32
	Acct: 1499				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 4236				
	LOGS LEGAL GROUP LLP	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	ZWICKER AND ASSOCIATES PC	0.00	0.00	0.00	0.00
	Acct:				
					5,769.49

TOTAL PAID TO CREDITORS

93,712.56

TOTAL CLAIMED

PRIORITY 0.00

SECURED 1,125.93

UNSECURED 48,179.63

Date: 10/25/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

TINA M. STAHL

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23184 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Tina M. Stahl
Debtor

Case No. 19-23184-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Oct 25, 2024

User: auto
Form ID: pdf900

Page 1 of 3
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 27, 2024:

Recip ID	Recipient Name and Address
db	+ Tina M. Stahl, 14451 Roberta Drive, Irwin, PA 15642-1665
15103981	+ Barclays Bank Delaware, P.O. Box 803, Wilmington, DE 19899-0803

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 26 2024 00:33:18	Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 26 2024 00:33:18	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:32:13	JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, 3415 Vision Drive, Columbus, OH 43219
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 26 2024 00:33:24	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15140920	Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
15103980	+ Email/Text: ally@ebn.phinsolutions.com	Oct 26 2024 00:59:00	Ally Financial, 200 Renaissance Ctr #BO, Detroit, MI 48243-1300
15103982	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 26 2024 00:55:18	CBNA, 50 NW Point Blvd, Elk Grove Village, IL 60007
15103983	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850
15106673	Email/Text: mrdiscen@discover.com	Oct 26 2024 00:59:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15103984	Email/Text: collecadminbankruptcy@fnni.com	Oct 26 2024 01:08:00	FNB Omaha, P.O. Box 3412, Omaha, NE 68197
15127169	+ Email/Text: bankruptcy@greenskycrredit.com	Oct 26 2024 00:59:00	Greensky, LLC, 1797 Northeast Expressway, Suite 100, Atlanta, GA 30329-2451
15103985	+ Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:32:18	JPMCB Homeloans, 700 Kansas Lane, Monroe, LA 71203-4774
15138752	Email/PDF: ais.chase.ebn@aisinfo.com	Oct 26 2024 00:57:06	JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
15103986	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 26 2024 00:59:00	Kohls/Cap One, N56 W 17000 Ridgewood Drive, Menomonee Falls, WI 53051-5660
15103987	+ Email/Text: Documentfiling@lciinc.com		

District/off: 0315-2

User: auto

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Date Rcvd: Oct 25, 2024

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		Oct 26 2024 01:00:00	Lending Club Corp., 595 Market Street, San Francisco, CA 94105-2802
15143753	+ Email/Text: Documentfiling@lciinc.com		
		Oct 26 2024 01:00:00	LendingClub Corporation, 595 Market St., Ste. 200, San Francisco, CA 94105-2802
15173202	+ Email/PDF: ais.midfirst.ebn@aisinfo.com		
		Oct 26 2024 00:33:25	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15142989	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Oct 26 2024 00:32:05	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15103988	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 26 2024 00:33:24	SYNCB/Care Credit, P.O. Box 965036, Orlando, FL 32896-5036
15103989	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Oct 26 2024 00:56:56	SYNCB/Sams Club, P.O. Box 965005, Orlando, FL 32896-5005
15104599	+ Email/PDF: ebn_ais@aisinfo.com		
		Oct 26 2024 01:18:56	Synchrony Bank, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15103990	^ MEBN		
		Oct 26 2024 00:07:40	Synovusbk/Greensky, 1797 NE Expressway, Atlanta, GA 30329-7803
15143113	+ Email/Text: bncmail@w-legal.com		
		Oct 26 2024 01:09:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
15103991	+ Email/Text: bncmail@w-legal.com		
		Oct 26 2024 01:08:00	TD Bank USA/ Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
15103992	+ Email/Text: bkfilings@zwickerpc.com		
		Oct 26 2024 01:10:00	Zwicker & Associates, P.C., Attn: Jonathan Cawley, Esquire, 3220 Tillman Drive, Bensalem, PA 19020-2028

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15140104	*+	Synchrony Bank, by AIS Infosource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 27, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 25, 2024 at the address(es) listed

District/off: 0315-2

User: auto

Page 3 of 3

Date Rcvd: Oct 25, 2024

Form ID: pdf900

Total Noticed: 27

below:

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Dennis J. Spyra	on behalf of Debtor Tina M. Stahl dennis@spyrallawoffice.com
Kevin Scott Frankel	on behalf of Creditor JPMORGAN CHASE BANK NATIONAL ASSOCIATION pabk@logs.com, logsecf@logs.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com

TOTAL: 5